

MARCH 2019 THROUGH JULY 2020

To provide more rapid insight into the impact of COVID-19 on insurance coverage in the Commonwealth, CHIA is producing monthly enrollment data summaries by key market sectors, in addition to its biannual *Enrollment Trends* reports. This publication includes enrollment figures through July 2020.

In the initial months of the pandemic, overall insurance coverage remained relatively stable, with over 6.4 million Massachusetts residents receiving coverage from private commercial plans, MassHealth, or Medicare.¹ However, trends through July varied across these insurance categories.

Private commercial insurance plans, which cover approximately four million Massachusetts residents, declined by 1.2% between March and July. This was predominantly driven by employer-sponsored insurance (ESI), but individual purchaser enrollment also declined

slightly during this period. Notably, fully-insured large group employer plan membership declined by 1.5% from June to July 2020, the largest monthly decline in this category since the beginning of the pandemic.

Between March and July 2020, the number of individuals with primary MassHealth coverage grew by approximately 63,000, or 5.4%. During this period, the Families First Coronavirus Response Act (FFCRA) mandated Medicaid programs continue coverage for all beneficiaries enrolled on or after March 18, regardless of changes in beneficiary circumstances or scheduled redetermination assessments.²

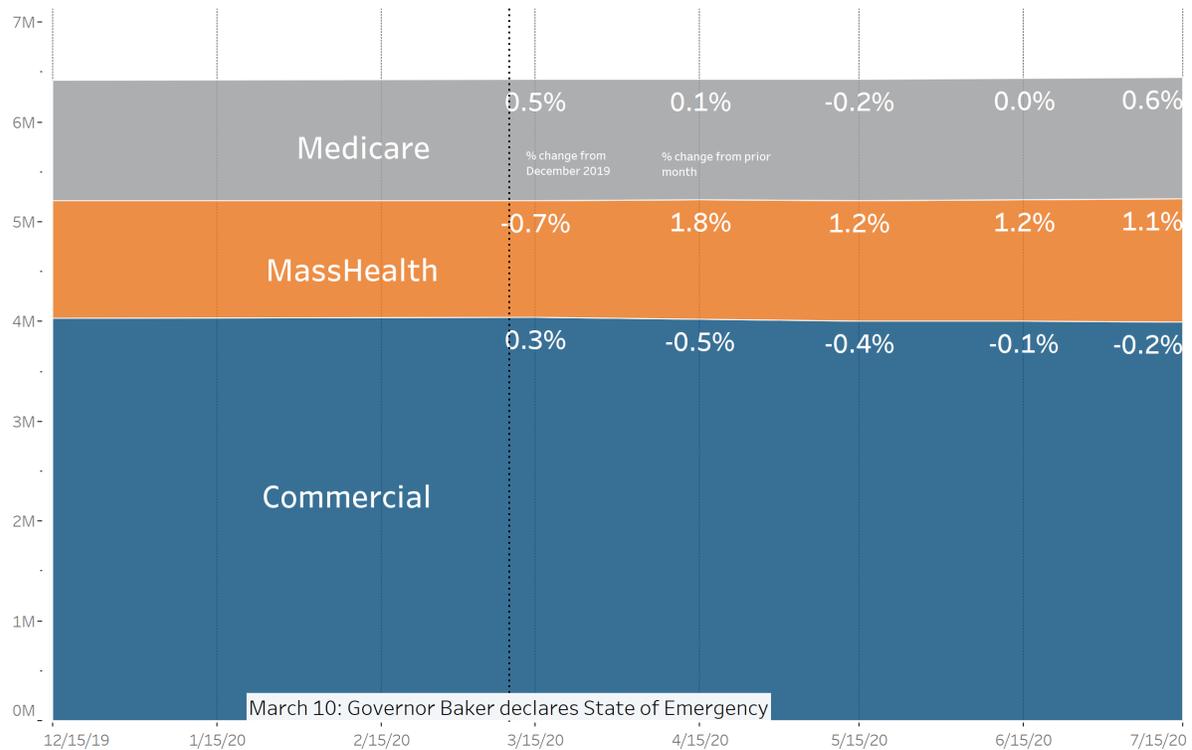
Medicare coverage,³ which has generally grown steadily over time at 1.5% annually, increased by 0.4% between March and July. Enrollment in SCO, One Care, and PACE programs for dually-eligible members increased 1.9% during this period.

While unemployment claims increased dramatically in the early months of the pandemic,⁴ ESI coverage in Massachusetts did not decline at a correspondingly high rate. This is consistent with initial findings nationally,^{5,6} and a number of factors could explain this apparent disconnect.

For one, not all those claiming unemployment benefits had coverage through their employer, and for those that did, some were furloughed and may have maintained their coverage. Some already had coverage through a family member's plan, or could have shifted to a family member's plan. Others may have signed up for coverage through COBRA.⁷

Despite these mitigating factors, disruptions to economic activity may impact subsectors of ESI to different degrees, and CHIA is continuing to monitor these developments to better understand the extent to which ESI and other insurance coverage may be impacted by the COVID-19 pandemic.

Massachusetts Enrollment by Health Insurance Category, December 2019 through July 2020



¹ Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.

² Medicaid.gov, 4/30/2020: <https://www.medicaid.gov/state-resource-center/downloads/covid-19-section-6008-faqs.pdf>

³ Medicare coverage as used here refers to Fee-for-Service (traditional) and Medicare Advantage plans. See data tables for additional information on these breakouts.

⁴ US Department of Labor, July 16, 2020, <https://www.dol.gov/ui/data.pdf>

⁵ Robert Wood Johnson Foundation & The Urban Institute, July 13, 2020: <https://www.rwjf.org/en/library/research/2020/07/changes-in-health-insurance-coverage-due-to-the-covid-19-recession--preliminary-estimates-using-microsimulation.html>

⁶ The Commonwealth Fund, June 23, 2020: <https://www.commonwealthfund.org/publications/issue-briefs/2020/jun/implications-covid-19-pandemic-health-insurance-survey>

⁷ COBRA, or the Consolidated Omnibus Reconciliation Act, is a federal law that gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as job loss, reduction of hours worked, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102% the cost to the plan. <https://www.dol.gov/general/topic/health-plans/cobra>

| Primary Insurance Coverage ¹ Type | | Enrollment Counts ² (Monthly monitoring beginning in April) | | | | | | | | |
|--|-----|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | Mar-2019 | Jun-2019 | Sep-2019 | Dec-2019 | Mar-2020 | Apr-2020 | May-2020 | Jun-2020 | Jul-2020 |
| Total Insurance Enrollment | | 6,414,956 | 6,432,159 | 6,424,729 | 6,416,387 | 6,428,095 | 6,431,590 | 6,428,631 | 6,437,550 | 6,448,668 |
| Private Commercial Insurance | | 4,038,878 | 4,045,382 | 4,023,923 | 4,028,777 | 4,041,941 | 4,022,893 | 4,007,171 | 4,001,636 | 3,993,142 |
| Individual Purchasers | A | 329,936 | 333,865 | 338,805 | 334,028 | 349,660 | 350,066 | 346,700 | 347,991 | 348,203 |
| Unsubsidized | | 106,296 | 104,777 | 105,372 | 104,977 | 113,856 | 112,959 | 110,409 | 113,304 | 111,039 |
| Subsidized (APTC-Only) | | 16,442 | 16,411 | 16,899 | 17,359 | 19,025 | 18,439 | 17,319 | 17,061 | 17,358 |
| ConnectorCare | | 207,198 | 212,677 | 216,534 | 211,692 | 216,779 | 218,668 | 218,972 | 217,626 | 219,806 |
| Small Group Employers (Fully-Insured) | A,B | 423,025 | 420,563 | 416,853 | 412,049 | 407,058 | 402,255 | 400,500 | 400,523 | 398,441 |
| Large Group Employers (Fully-Insured) | B | 977,006 | 980,684 | 979,897 | 985,866 | 979,108 | 971,530 | 967,371 | 966,350 | 951,864 |
| Other Employer Sponsored Plans (Self-Insured) ³ | B | 2,308,911 | 2,310,270 | 2,288,368 | 2,296,834 | 2,306,115 | 2,299,042 | 2,292,600 | 2,286,772 | 2,294,634 |
| MassHealth (Primary Coverage) | C,D | 1,192,257 | 1,195,439 | 1,198,363 | 1,179,510 | 1,171,768 | 1,192,834 | 1,207,424 | 1,221,599 | 1,234,517 |
| ACO-A | | 533,220 | 548,065 | 548,626 | 544,821 | 554,527 | 565,169 | 576,822 | 584,877 | 591,203 |
| ACO-B | | 347,904 | 357,057 | 358,318 | 354,949 | 365,851 | 373,728 | 382,581 | 388,238 | 392,025 |
| MCO | | 123,100 | 113,274 | 109,908 | 105,407 | 97,659 | 99,640 | 102,076 | 103,481 | 104,208 |
| PCC Plan | | 105,369 | 107,493 | 106,947 | 104,258 | 87,778 | 89,035 | 90,692 | 91,966 | 93,004 |
| FFS - Comprehensive | | 82,664 | 69,550 | 74,564 | 70,075 | 65,953 | 65,262 | 55,253 | 53,037 | 54,077 |
| Medicare | C | 1,183,821 | 1,191,338 | 1,202,443 | 1,208,100 | 1,214,386 | 1,215,863 | 1,214,036 | 1,214,315 | 1,221,009 |
| Medicare Fee-for-Service (FFS) | | 852,086 | 855,121 | 862,579 | 864,451 | 853,397 | 851,579 | 849,460 | 848,886 | 853,426 |
| Medicare Advantage | | 244,040 | 245,917 | 248,556 | 250,406 | 265,032 | 265,987 | 266,891 | 267,872 | 269,847 |
| SCO, One Care, PACE (Dually-eligible) | | 87,695 | 90,300 | 91,308 | 93,243 | 95,957 | 98,297 | 97,685 | 97,557 | 97,736 |

Additional Market Views

| | | | | | | | | | | |
|--|--------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Merged Market | <i>Sum of A</i> | 752,961 | 754,428 | 755,658 | 746,077 | 756,718 | 752,321 | 747,200 | 748,514 | 746,644 |
| Purchased on the Exchange | | 279,268 | 285,266 | 290,293 | 286,363 | 301,664 | 303,899 | 297,653 | 296,742 | 299,909 |
| Individual Purchasers | | 273,419 | 278,724 | 283,492 | 279,017 | 293,456 | 295,546 | 289,281 | 288,248 | 291,329 |
| Small Group (Fully-Insured) | | 5,849 | 6,542 | 6,801 | 7,346 | 8,208 | 8,353 | 8,372 | 8,494 | 8,580 |
| Not Purchased on the Exchange | | 473,693 | 469,162 | 465,365 | 459,714 | 455,054 | 448,422 | 449,547 | 451,772 | 446,735 |
| Individual Purchasers | | 56,517 | 55,141 | 55,313 | 55,011 | 56,204 | 54,520 | 57,419 | 59,743 | 56,874 |
| Small Group (Fully-Insured) | | 417,176 | 414,021 | 410,052 | 404,703 | 398,850 | 393,902 | 392,128 | 392,029 | 389,861 |
| Employer-Sponsored Insurance (ESI) | <i>Sum of B</i> | 3,708,942 | 3,711,517 | 3,685,118 | 3,694,749 | 3,692,281 | 3,672,827 | 3,660,471 | 3,653,645 | 3,644,939 |
| Total with Primary Coverage through Public Programs | <i>Sum of C</i> | 2,376,078 | 2,386,777 | 2,400,806 | 2,387,610 | 2,386,154 | 2,408,697 | 2,421,460 | 2,435,914 | 2,455,526 |
| MassHealth - Partial/Secondary | <i>D, Sum of E</i> | 591,033 | 605,714 | 599,163 | 601,382 | 614,553 | 623,238 | 626,699 | 631,680 | 635,539 |
| Dually-eligible | <i>E</i> | 317,091 | 317,513 | 316,294 | 315,602 | 322,337 | 323,763 | 321,601 | 322,415 | 323,069 |
| Senior Care Options (SCO) | | 59,660 | 61,347 | 62,892 | 63,141 | 64,843 | 64,889 | 64,463 | 64,504 | 64,750 |
| One Care | | 23,268 | 24,086 | 23,495 | 25,194 | 26,210 | 28,569 | 28,476 | 28,354 | 28,315 |
| Program for All-Inclusive Care for the Elderly (PACE) | | 4,767 | 4,867 | 4,921 | 4,908 | 4,904 | 4,839 | 4,746 | 4,699 | 4,671 |
| MassHealth FFS - Dually eligible | | 229,396 | 227,213 | 224,986 | 222,359 | 226,380 | 225,466 | 223,916 | 224,858 | 225,333 |
| MassHealth FFS Partial/Secondary non-Dually Eligible | <i>E</i> | 273,942 | 288,201 | 282,869 | 285,780 | 292,216 | 299,475 | 305,098 | 309,265 | 312,470 |
| Total Covered by MassHealth (Primary and Partial/Secondary) | <i>Sum of D</i> | 1,783,290 | 1,801,153 | 1,797,526 | 1,780,892 | 1,786,321 | 1,816,072 | 1,834,123 | 1,853,279 | 1,870,056 |

Notes:

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. Beginning in April, CHIA began estimating enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for the current month.

| Primary Insurance Coverage ¹ Type | | Mar-2019 | Change from Prior Period (#) (Monthly monitoring beginning in April) | | | | | | | Change (#) from March 2020 - July 2020 | |
|--|-----|----------|---|----------------|-----------------|----------------|---------------|----------------|---------------|--|---------------|
| | | | Jun-2019 | Sep-2019 | Dec-2019 | Mar-2020 | Apr-2020 | May-2020 | Jun-2020 | | Jul-2020 |
| Total Insurance Enrollment | | | 17,203 | (7,430) | (8,342) | 11,708 | 3,495 | (2,959) | 8,919 | 11,118 | 20,573 |
| Private Commercial Insurance | | | 6,504 | (21,459) | 4,854 | 13,164 | (19,048) | (15,722) | (5,535) | (8,494) | (48,799) |
| Individual Purchasers | A | | 3,929 | 4,940 | (4,777) | 15,632 | 406 | (3,366) | 1,291 | 212 | (1,457) |
| Unsubsidized | | | (1,519) | 595 | (395) | 8,879 | (897) | (2,550) | 2,895 | (2,265) | (2,817) |
| Subsidized (APTC-Only) | | | (31) | 488 | 460 | 1,666 | (586) | (1,120) | (258) | 297 | (1,667) |
| ConnectorCare | | | 5,479 | 3,857 | (4,842) | 5,087 | 1,889 | 304 | (1,346) | 2,180 | 3,027 |
| Small Group Employers (Fully-Insured) | A,B | | (2,462) | (3,710) | (4,804) | (4,991) | (4,803) | (1,755) | 23 | (2,082) | (8,617) |
| Large Group Employers (Fully-Insured) | B | | 3,678 | (787) | 5,969 | (6,758) | (7,578) | (4,159) | (1,021) | (14,486) | (27,244) |
| Other Employer Sponsored Plans (Self-Insured) ³ | B | | 1,359 | (21,902) | 8,466 | 9,281 | (7,073) | (6,442) | (5,828) | 7,862 | (11,481) |
| MassHealth (Primary Coverage) | C,D | | 3,182 | 2,924 | (18,853) | (7,742) | 21,066 | 14,590 | 14,175 | 12,918 | 62,749 |
| ACO-A | | | 14,845 | 561 | (3,805) | 9,706 | 10,642 | 11,653 | 8,055 | 6,326 | 36,676 |
| ACO-B | | | 9,153 | 1,261 | (3,369) | 10,902 | 7,877 | 8,853 | 5,657 | 3,787 | 26,174 |
| MCO | | | (9,826) | (3,366) | (4,501) | (7,748) | 1,981 | 2,436 | 1,405 | 727 | 6,549 |
| PCC Plan | | | 2,124 | (546) | (2,689) | (16,480) | 1,257 | 1,657 | 1,274 | 1,038 | 5,226 |
| FFS - Comprehensive | | | (13,114) | 5,014 | (4,489) | (4,122) | (691) | (10,009) | (2,216) | 1,040 | (11,876) |
| Medicare | C | | 7,517 | 11,105 | 5,657 | 6,286 | 1,477 | (1,827) | 279 | 6,694 | 6,623 |
| Medicare Fee-for-Service (FFS) | | | 3,035 | 7,458 | 1,872 | (11,054) | (1,818) | (2,119) | (574) | 4,540 | 29 |
| Medicare Advantage | | | 1,877 | 2,639 | 1,850 | 14,626 | 955 | 904 | 981 | 1,975 | 4,815 |
| SCO, One Care, PACE (Dually-eligible) | | | 2,605 | 1,008 | 1,935 | 2,714 | 2,340 | (612) | (128) | 179 | 1,779 |

Additional Market Views

| | | | | | | | | | | | |
|--|-------------|--|---------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|----------------|-----------------|
| Merged Market | Sum of A | | 1,467 | 1,230 | (9,581) | 10,641 | (4,397) | (5,121) | 1,314 | (1,870) | (10,074) |
| Purchased on the Exchange | | | 5,998 | 5,027 | (3,930) | 15,301 | 2,235 | (6,246) | (911) | 3,167 | (1,755) |
| Individual Purchasers | | | 5,305 | 4,768 | (4,475) | 14,439 | 2,090 | (6,265) | (1,033) | 3,081 | (2,127) |
| Small Group (Fully-Insured) | | | 693 | 259 | 545 | 862 | 145 | 19 | 122 | 86 | 372 |
| Not Purchased on the Exchange | | | (4,531) | (3,797) | (5,651) | (4,660) | (6,632) | 1,125 | 2,225 | (5,037) | (8,319) |
| Individual Purchasers | | | (1,376) | 172 | (302) | 1,193 | (1,684) | 2,899 | 2,324 | (2,869) | 670 |
| Small Group (Fully-Insured) | | | (3,155) | (3,969) | (5,349) | (5,853) | (4,948) | (1,774) | (99) | (2,168) | (8,989) |
| Employer-Sponsored Insurance (ESI) | Sum of B | | 2,575 | (26,399) | 9,631 | (2,468) | (19,454) | (12,356) | (6,826) | (8,706) | (47,342) |
| Total with Primary Coverage through Public Programs | Sum of C | | 10,699 | 14,029 | (13,196) | (1,456) | 22,543 | 12,763 | 14,454 | 19,612 | 69,372 |
| MassHealth - Partial/Secondary | D, Sum of E | | 14,681 | (6,551) | 2,219 | 13,171 | 8,685 | 3,461 | 4,981 | 3,859 | 20,986 |
| Dually-eligible | E | | 422 | (1,219) | (692) | 6,735 | 1,426 | (2,162) | 814 | 654 | 732 |
| Senior Care Options (SCO) | | | 1,687 | 1,545 | 249 | 1,702 | 46 | (426) | 41 | 246 | (93) |
| One Care | | | 818 | (591) | 1,699 | 1,016 | 2,359 | (93) | (122) | (39) | 2,105 |
| Program for All-Inclusive Care for the Elderly (PACE) | | | 100 | 54 | (13) | (4) | (65) | (93) | (47) | (28) | (233) |
| MassHealth FFS - Dually eligible | | | (2,183) | (2,227) | (2,627) | 4,021 | (914) | (1,550) | 942 | 475 | (1,047) |
| MassHealth FFS Partial/Secondary non-Dually Eligible | E | | 14,259 | (5,332) | 2,911 | 6,436 | 7,259 | 5,623 | 4,167 | 3,205 | 20,254 |
| Total Covered by MassHealth (Primary and Partial/Secondary) | Sum of D | | 17,863 | (3,627) | (16,634) | 5,429 | 29,751 | 18,051 | 19,156 | 16,777 | 83,735 |

Notes:

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- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. Beginning in April, CHIA began estimating enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for the current month.

| Primary Insurance Coverage ¹ Type | | Mar-2019 | Change from Prior Period (%) (Monthly monitoring beginning in April) | | | | | | | Change (%) from March 2020 - July 2020 | |
|--|-----|----------|---|--------------|--------------|--------------|--------------|--------------|--------------|--|--------------|
| | | | Jun-2019 | Sep-2019 | Dec-2019 | Mar-2020 | Apr-2020 | May-2020 | Jun-2020 | | Jul-2020 |
| Total Insurance Enrollment | | | 0.3% | -0.1% | -0.1% | 0.2% | 0.1% | 0.0% | 0.1% | 0.2% | 0.3% |
| Private Commercial Insurance | | | 0.2% | -0.5% | 0.1% | 0.3% | -0.5% | -0.4% | -0.1% | -0.2% | -1.2% |
| Individual Purchasers | A | | 1.2% | 1.5% | -1.4% | 4.7% | 0.1% | -1.0% | 0.4% | 0.1% | -0.4% |
| Unsubsidized | | | -1.4% | 0.6% | -0.4% | 8.5% | -0.8% | -2.3% | 2.6% | -2.0% | -2.5% |
| Subsidized (APTC-Only) | | | -0.2% | 3.0% | 2.7% | 9.6% | -3.1% | -6.1% | -1.5% | 1.7% | -8.8% |
| ConnectorCare | | | 2.6% | 1.8% | -2.2% | 2.4% | 0.9% | 0.1% | -0.6% | 1.0% | 1.4% |
| Small Group Employers (Fully-Insured) | A,B | | -0.6% | -0.9% | -1.2% | -1.2% | -1.2% | -0.4% | 0.0% | -0.5% | -2.1% |
| Large Group Employers (Fully-Insured) | B | | 0.4% | -0.1% | 0.6% | -0.7% | -0.8% | -0.4% | -0.1% | -1.5% | -2.8% |
| Other Employer Sponsored Plans (Self-Insured) ³ | B | | 0.1% | -0.9% | 0.4% | 0.4% | -0.3% | -0.3% | -0.3% | 0.3% | -0.5% |
| MassHealth (Primary Coverage) | C,D | | 0.3% | 0.2% | -1.6% | -0.7% | 1.8% | 1.2% | 1.2% | 1.1% | 5.4% |
| ACO-A | | | 2.8% | 0.1% | -0.7% | 1.8% | 1.9% | 2.1% | 1.4% | 1.1% | 6.6% |
| ACO-B | | | 2.6% | 0.4% | -0.9% | 3.1% | 2.2% | 2.4% | 1.5% | 1.0% | 7.2% |
| MCO | | | -8.0% | -3.0% | -4.1% | -7.4% | 2.0% | 2.4% | 1.4% | 0.7% | 6.7% |
| PCC Plan | | | 2.0% | -0.5% | -2.5% | -15.8% | 1.4% | 1.9% | 1.4% | 1.1% | 6.0% |
| FFS - Comprehensive | | | -15.9% | 7.2% | -6.0% | -5.9% | -1.0% | -15.3% | -4.0% | 2.0% | -18.0% |
| Medicare | C | | 0.6% | 0.9% | 0.5% | 0.5% | 0.1% | -0.2% | 0.0% | 0.6% | 0.5% |
| Medicare Fee-for-Service (FFS) | | | 0.4% | 0.9% | 0.2% | -1.3% | -0.2% | -0.2% | -0.1% | 0.5% | 0.0% |
| Medicare Advantage | | | 0.8% | 1.1% | 0.7% | 5.8% | 0.4% | 0.3% | 0.4% | 0.7% | 1.8% |
| SCO, One Care, PACE (Dually-eligible) | | | 3.0% | 1.1% | 2.1% | 2.9% | 2.4% | -0.6% | -0.1% | 0.2% | 1.9% |

Additional Market Views

| | | | | | | | | | | | |
|--|-------------|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Merged Market | Sum of A | | 0.2% | 0.2% | -1.3% | 1.4% | -0.6% | -0.7% | 0.2% | -0.2% | -1.3% |
| Purchased on the Exchange | | | 2.1% | 1.8% | -1.4% | 5.3% | 0.7% | -2.1% | -0.3% | 1.1% | -0.6% |
| Individual Purchasers | | | 1.9% | 1.7% | -1.6% | 5.2% | 0.7% | -2.1% | -0.4% | 1.1% | -0.7% |
| Small Group (Fully-Insured) | | | 11.8% | 4.0% | 8.0% | 11.7% | 1.8% | 0.2% | 1.5% | 1.0% | 4.5% |
| Not Purchased on the Exchange | | | -1.0% | -0.8% | -1.2% | -1.0% | -1.5% | 0.3% | 0.5% | -1.1% | -1.8% |
| Individual Purchasers | | | -2.4% | 0.3% | -0.5% | 2.2% | -3.0% | 5.3% | 4.0% | -4.8% | 1.2% |
| Small Group (Fully-Insured) | | | -0.8% | -1.0% | -1.3% | -1.4% | -1.2% | -0.5% | 0.0% | -0.6% | -2.3% |
| Employer-Sponsored Insurance (ESI) | Sum of B | | 0.1% | -0.7% | 0.3% | -0.1% | -0.5% | -0.3% | -0.2% | -0.2% | -1.3% |
| Total with Primary Coverage through Public Programs | Sum of C | | 0.5% | 0.6% | -0.5% | -0.1% | 0.9% | 0.5% | 0.6% | 0.8% | 2.9% |
| MassHealth - Partial/Secondary | D, Sum of E | | 2.5% | -1.1% | 0.4% | 2.2% | 1.4% | 0.6% | 0.8% | 0.6% | 3.4% |
| Dually-eligible | E | | 0.1% | -0.4% | -0.2% | 2.1% | 0.4% | -0.7% | 0.3% | 0.2% | 0.2% |
| Senior Care Options (SCO) | | | 2.8% | 2.5% | 0.4% | 2.7% | 0.1% | -0.7% | 0.1% | 0.4% | -0.1% |
| One Care | | | 3.5% | -2.5% | 7.2% | 4.0% | 9.0% | -0.3% | -0.4% | -0.1% | 8.0% |
| Program for All-Inclusive Care for the Elderly (PACE) | | | 2.1% | 1.1% | -0.3% | -0.1% | -1.3% | -1.9% | -1.0% | -0.6% | -4.8% |
| MassHealth FFS - Dually eligible | | | -1.0% | -1.0% | -1.2% | 1.8% | -0.4% | -0.7% | 0.4% | 0.2% | -0.5% |
| MassHealth FFS Partial/Secondary non-Dually Eligible | E | | 5.2% | -1.9% | 1.0% | 2.3% | 2.5% | 1.9% | 1.4% | 1.0% | 6.9% |
| Total Covered by MassHealth (Primary and Partial/Secondary) | Sum of D | | 1.0% | -0.2% | -0.9% | 0.3% | 1.7% | 1.0% | 1.0% | 0.9% | 4.7% |

Notes:

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. Beginning in April, CHIA began estimating enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for the current month.

Technical Notes:

| Insurance Coverage Categories | Definition | Sources for data through March 2020 | Sources for data beginning April 2020 |
|---|---|---|--|
| Primary Insurance Coverage Type | Coverage is defined by unique, Massachusetts residents with primary, medical membership in the 12 largest commercial payers, MassHealth (Medicaid), or Medicare. | MA All-Payer Claims Database (APCD), Supplemental Data, CMS | APCD, estimated Supplemental Data, estimated Self-Insured figure (see below), CMS |
| Private Commercial Insurance | Private Commercial enrollment refers to members receiving coverage through an employer, purchasing it directly from a payer or via broker, or purchasing it through the Massachusetts Health Connector (including via ConnectorCare and Advance Premium Tax Credits). | APCD, Supplemental Data | APCD, estimated Supplemental Data, estimated Self-Insured figure (see below) |
| Individual Purchasers | Individual purchasers have individual (non-group) contract with payer; includes individual purchases through the Massachusetts Health Connector. | APCD | APCD |
| <i>Unsubsidized</i> | Individual purchasers who did not receive advance premium tax credits (APTCs) or cost-sharing reduction (CSR) subsidies. | Massachusetts Health Connector, APCD | Massachusetts Health Connector, APCD |
| <i>Subsidized (APTC-Only)</i> | Individual purchasers for those with household incomes at or below 400% of the Federal Poverty Level (FPL) who receive federal tax credits which may be paid in advance to reduce monthly premiums for qualified health plan (QHP) members who qualify. | Massachusetts Health Connector | Massachusetts Health Connector |
| <i>ConnectorCare</i> | A type of QHP offered through the Health Connector with lower monthly premiums and cost-sharing for those with household incomes at or below 300% FPL. | Massachusetts Health Connector | Massachusetts Health Connector |
| Small Group Employers (Fully-Insured) | Fully-Insured Small Group Employer membership includes private commercial insurance sold to small group employers (50 or fewer eligible employees) under fully-insured plans. | APCD, Supplemental Data | APCD |
| Large Group Employers (Fully-Insured) | Fully-Insured Large Group Employer membership includes private commercial insurance sold to employer groups with 51 or more eligible employees under fully-insured plans. | APCD, Supplemental Data | APCD, estimated Supplemental Data |
| Other Employer Sponsored Plans (Self-Insured) | A self-insured employer takes on the financial responsibility and risk for its employees' and employee-dependents' medical costs, paying payers or third party administrators to administer their claims. | APCD, Supplemental Data | Estimate based on March 2020 figure and other high level trends for this market segment. |
| MassHealth Primary Coverage (Direct) | MassHealth Primary (Direct) includes only members with primary, medical coverage through MassHealth and who are not receiving premium assistance. This category excludes non-comprehensive coverage such as MassHealth Limited, which only covers emergency services. | APCD | APCD |
| MassHealth Accountable Care Organizations (ACO) A | Also known as Accountable Care Partnership Plans for MassHealth members. Managed care organizations and a group of primary care providers (PCPs) create a full health care network that includes PCPs, specialists, behavioral health providers and hospitals. Members must use the plan's network. | APCD | APCD |
| MassHealth Accountable Care Organizations (ACO) B | Also known as Primary Care ACOs. A group of PCPs form an ACO that contracts directly with MassHealth to provide primary care and other services to MassHealth members. | APCD | APCD |
| MassHealth Managed Care Organizations (MCO) | A system of primary care and other services that are provided and coordinated by MassHealth managed care plans and their networks of qualified providers. Members may receive benefits not covered by the MCO on a fee-for-service basis. | APCD | APCD |

| Insurance Coverage Categories | Definition | Sources for data through March 2020 | Sources for data beginning April 2020 |
|---------------------------------------|--|---|---|
| Primary Care Clinician (PCC) Plan | A managed care option administered by MassHealth through which enrolled members receive primary care and other medical services. | APCD | APCD |
| Fee-for-Service (FFS) - Comprehensive | Members who receive their care via the Fee-for Service (FFS) delivery system who do not have other, primary, medical coverage. | APCD | APCD |
| Medicare | Medicare is the federal health insurance program for people who are 65 or older, certain people under 65 with disabilities and people with End-Stage Renal Disease. | APCD, CMS | APCD, CMS |
| Medicare Fee-for-Service | Sometimes called traditional Medicare, FFS allows beneficiaries to seek care from any provider that accepts Medicare. Medicare FFS is comprised of Part A (inpatient coverage) and Part B (outpatient coverage). In this chart, Medicare Fee-for-Service includes only beneficiaries with both Part A and Part B coverage. Medicare Fee-for-Service enrollment includes members who are dually eligible for MassHealth and receiving services through the MassHealth Fee-for-Service delivery system (in FFS - Partial/Secondary). | Centers of Medicare & Medicaid Services (CMS) | Centers of Medicare & Medicaid Services (CMS) |
| Medicare Advantage | A Medicare managed care plan offered by commercial payers to provide beneficiaries with all Part A and Part B benefits, sometimes including prescription drug benefits (Part D) and/or vision, hearing or dental benefits. In this chart, Medicare Advantage excludes enrollment in SCO, One Care, and PACE. | APCD | APCD |
| SCO, One Care, PACE (Dually-eligible) | Medicare and Medicaid (MassHealth) managed care programs for specific populations. See definitions below under Dually-eligible. Medicare is considered the Primary payer for dually-eligible individuals. There is a small percentage of SCO and PACE members that are Medicaid-only (8% and 6%, respectively, in July 2020). For the purposes of this chart all SCO and PACE members are included under Medicare. | APCD | APCD |

Additional Market Views

| Insurance Coverage Categories | Definition | Sources for data through March 2020 | Sources for data beginning April 2020 |
|---|---|---|--|
| Merged Market | The Massachusetts merged market includes private commercial insurance sold to individuals or small groups (50 or fewer eligible employees) under fully-insured plans. | APCD, Supplemental Data | APCD |
| Purchased on the Exchange | Enrollment data on individual purchasers and small group membership is provided by the Massachusetts Health Connector. | Massachusetts Health Connector | Massachusetts Health Connector |
| Not Purchased on the Exchange | Connector data on individual purchasers and small group membership is subtracted from APCD fully-insured individually-purchased and small group commercial membership to calculate off-exchange merged market membership. | APCD, Supplemental Data, Massachusetts Health Connector | APCD, Massachusetts Health Connector |
| Employer-Sponsored Insurance (ESI) | Health insurance plans purchased by employers as part of an employee benefit package. | APCD, Supplemental Data | APCD, estimated Supplemental Data, estimated Self-Insured figure (see above) |
| Total Covered by Public Programs | Medicare + MassHealth (Includes SCO, PACE & One Care programs) | APCD, CMS | APCD, CMS |

| Insurance Coverage Categories | Definition | Sources for data through March 2020 | Sources for data beginning April 2020 |
|--|---|-------------------------------------|---------------------------------------|
| MassHealth - Partial/Secondary | Coverage provided by MassHealth to eligible members who receive primary coverage from other insurance, in some cases through premium assistance to support the obtainment of primary coverage from an alternate source. MassHealth may provide significant services to eligible members when medically necessary services are not covered by the primary insurance. This category also includes non-comprehensive coverage, such as MassHealth Limited, which covers only emergency services. | APCD | APCD |
| Dually-eligible | Members who are eligible for both Medicare and Medicaid (MassHealth). MassHealth members that have primary coverage through Medicare can choose to enroll in SCO, PACE or One Care (based on eligibility criteria) or receive MassHealth-covered services on a fee-for-service basis. | APCD | APCD |
| Senior Care Options (SCO) | A fully capitated Medicare and Medicaid managed care program for those 65 and older and managed jointly by the Centers for Medicare and Medicaid Services (CMS) and MassHealth. A small percentage of SCO members (8% in July 2020) are Medicaid only. | APCD | APCD |
| One Care | A fully capitated program for individuals with disabilities between the ages of 21 and 64 who are eligible for both Medicare and Medicaid. Members are provided all Medicare and MassHealth benefits as well as a care coordinator, dental benefits, and additional behavioral health and support services. | APCD | APCD |
| Program for All-Inclusive Care for the Elderly (PACE) | A fully capitated Medicare and Medicaid managed care program for those 55 and older and managed jointly by the Centers for Medicare and Medicaid Services (CMS) and MassHealth. A small percentage of PACE members (6% in July 2020) are Medicaid only. | APCD | APCD |
| MassHealth FFS - Dual-eligible | Members who are eligible for both Medicare and Medicaid who receive their MassHealth services via the MassHealth Fee-for-Service (FFS) delivery system. Members who have Medicare coverage in addition to MassHealth are eligible for a range of services paid for by MassHealth. In many cases, MassHealth will also cover Medicare member cost sharing responsibilities. | APCD | APCD |
| MassHealth FFS Partial/Secondary non-Dual-Eligible | Members who receive services via the MassHealth FFS delivery system who are not eligible for Medicare, but either 1) receive primary coverage for health services through a third party, and may be eligible for a range of services paid for by MassHealth when not covered by the primary insurer, or 2) receive assistance from MassHealth to purchase primary coverage. | APCD | APCD |
| Total Covered by MassHealth (Primary and Partial/Secondary) | See definitions above for MassHealth Primary (Direct) and Partial/Secondary membership. | APCD | APCD |

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